

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TERRY L. FAZENBAKER  
LINDA L FAZENBAKER  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:17-70756 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 22, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/18/2017 and confirmed on 12/6/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

|                           |          |           |
|---------------------------|----------|-----------|
| Total Receipts            |          | 58,515.11 |
| Less Refunds to Debtor    | 1,735.12 |           |
| TOTAL AMOUNT OF PLAN FUND |          | 56,779.99 |

|                                    |          |          |
|------------------------------------|----------|----------|
| Administrative Fees                |          |          |
| Filing Fee                         | 0.00     |          |
| Notice Fee                         | 0.00     |          |
| Attorney Fee                       | 3,648.00 |          |
| Trustee Fee                        | 2,516.93 |          |
| Court Ordered Automotive Insurance | 0.00     |          |
| TOTAL ADMINISTRATIVE FEES          |          | 6,164.93 |

| Creditor Type | Creditor Name                                   | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|---|--------------|-----------|----------|------------|
| Secured       |   |              |           |          |            |
|               | BANK OF NEW YORK MELLON - INDENTU<br>Acct: 2294 | 0.00         | 19,552.25 | 0.00     | 19,552.25  |
|               | BANK OF NEW YORK MELLON - INDENTU<br>Acct: 2294 | 31,062.81    | 31,062.81 | 0.00     | 31,062.81  |
|               |   |              |           |          | 50,615.06  |

|          |   |          |          |      |      |
|----------|---|----------|----------|------|------|
| Priority |   |          |          |      |      |
|          | KENNETH P SEITZ ESQ<br>Acct:            | 0.00     | 0.00     | 0.00 | 0.00 |
|          | TERRY L. FAZENBAKER<br>Acct:            | 0.00     | 0.00     | 0.00 | 0.00 |
|          | TERRY L. FAZENBAKER<br>Acct:            | 1,735.12 | 1,735.12 | 0.00 | 0.00 |
|          | LAW OFFICES OF KENNETH P SEITZ<br>Acct: | 0.00     | 0.00     | 0.00 | 0.00 |
|          | KENNETH P SEITZ ESQ<br>Acct:            | 3,648.00 | 3,648.00 | 0.00 | 0.00 |
|          | *** NONE ***                            |          |          |      |      |

|           |   |      |      |      |      |
|-----------|---|------|------|------|------|
| Unsecured |   |      |      |      |      |
|           | BANK AMERICA<br>Acct: 8507                  | 0.00 | 0.00 | 0.00 | 0.00 |
|           | COLLECTION SERVICE CENTER INC<br>Acct: H3L4 | 0.00 | 0.00 | 0.00 | 0.00 |
|           | COLLECTION SERVICE CENTER INC<br>Acct: 1P01 | 0.00 | 0.00 | 0.00 | 0.00 |
|           | COLLECTION SERVICE CENTER INC<br>Acct: 1PZ5 | 0.00 | 0.00 | 0.00 | 0.00 |
|           | COLLECTION SERVICE CENTER INC<br>Acct: HHJ8 | 0.00 | 0.00 | 0.00 | 0.00 |
|           | COLLECTION SERVICE CENTER INC<br>Acct: ILAG | 0.00 | 0.00 | 0.00 | 0.00 |
|           | CREDIT COLLECTION SERVICES<br>Acct: 9342    | 0.00 | 0.00 | 0.00 | 0.00 |
|           | NATIONWIDE                                  | 0.00 | 0.00 | 0.00 | 0.00 |

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| Creditor Type | Creditor Name                      | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|------------|
| Unsecured     |                                    |              |           |          |            |
|               | Acct: 8658                         |              |           |          |            |
|               | ONLINE COLLECTIONS                 | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 6822                         |              |           |          |            |
|               | PHELAN HALLINAN DIAMOND & JONES LI | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 1139                         |              |           |          |            |
|               | ALDRIDGE PITE LLP                  | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                              |              |           |          |            |
|               | CHRISTOPHER A DENARDO ESQ (FRMLY   | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                              |              |           |          |            |
|               | BRIAN C NICHOLAS ESQ               | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct:                              |              |           |          |            |

\*\*\* NONE \*\*\*

TOTAL PAID TO CREDITORS 50,615.06

TOTAL CLAIMED  
PRIORITY 0.00  
SECURED 31,062.81  
UNSECURED 0.00

Date: 12/22/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

TERRY L. FAZENBAKER  
LINDA L FAZENBAKER  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:17-70756 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Terry L. Fazenbaker  
Linda L Fazenbaker  
Debtors

Case No. 17-70756-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Dec 23, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 13

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2022:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Terry L. Fazenbaker, Linda L Fazenbaker, 255 Clarence Street, P.O. Box 558, Hyndman, PA 15545-0558                 |
| cr       | + Bayview Loan Servicing, LLC et al, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837            |
| cr       | + THE BANK OF NEW YORK MELLON, et al., c/o Stern & Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403 |
| 14711940 | Jennie C. Tsai, Esquire, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103               |
| 14711941 | + Nationwide, 5503 Cherokee Av Suite 200, Alexandria, VA 22312-2307  |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                           | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| 14711936 | + Email/Text: creditcardbkcorrespondence@bofa.com    | Dec 23 2022 22:53:00 | Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413  |
| 14711937 | + Email/Text: BKMailBayview@bayviewloanservicing.com | Dec 23 2022 22:53:00 | Bayview Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1837  |
| 14784190 | + Email/Text: BKMailBayview@bayviewloanservicing.com | Dec 23 2022 22:53:00 | Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1839                              |
| 14711939 | + Email/Text: bankruptcy_notifications@ccsusa.com    | Dec 23 2022 22:54:00 | Credit Control Service, 725 Canton St, Norwood, MA 02062-2679   |
| 14711942 | + Email/Text: bankruptcy@onlineis.com                | Dec 23 2022 22:54:00 | Online Collections, Po Box 1489, Winterville, NC 28590-1489   |
| 14817189 | + Email/Text: nsm_bk_notices@mrcooper.com            | Dec 23 2022 22:54:00 | THE BANK OF NEW YORK MELLON, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1837 |
| 15203945 | Email/Text: mtgbk@shellpointmtg.com                  | Dec 23 2022 22:54:00 | THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826                             |
| 15506212 | Email/Text: creditcardbkcorrespondence@bofa.com      | Dec 23 2022 22:53:00 | THE BANK OF NEW YORK MELLON ect., C/O Bank of America N.A., PO Box 31785, Tampa, FL 33631-3785                            |

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address                                   |
|----------|---------------|--|
| cr       |               | THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO |

District/off: 0315-7

User: auto

Page 2 of 2

Date Rcvd: Dec 23, 2022

Form ID: pdf900

Total Noticed: 13

|          |     |   |
|----------|-----|---|
| cr       |     | THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO  |
| cr       | *   | THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826 |
| 14711938 | ##+ | Collection Svc Center, 81 Baltimore St Ste 209, Cumberland, MD 21502-3050                     |

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Brian Nicholas                      | on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE FOR THE NOTEHOLDERS OF THE CWABS INC.,ASSET-BACKED NOTES, SERIES 2006-SD3<br>bnicholas@kmlawgroup.com |
| Christopher A. DeNardo              | on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2006-SD3) logsecf@logs.com   |
| Christopher M. McMonagle            | on behalf of Creditor THE BANK OF NEW YORK MELLON et al. cmcmonagle@timoneyknox.com,<br>bkccf@sterneisenberg.com  |
| Denise Carlon                       | on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWABS 2006-SD3) dcarlon@kmlawgroup.com   |
| Kenneth P. Seitz                    | on behalf of Joint Debtor Linda L Fazenbaker thedebterasers@aol.com   |
| Kenneth P. Seitz                    | on behalf of Debtor Terry L. Fazenbaker thedebterasers@aol.com  |
| Kevin Scott Frankel                 | on behalf of Creditor Bayview Loan Servicing LLC et al pabk@logs.com, logsecf@logs.com  |
| Kristen D. Little                   | on behalf of Creditor Bayview Loan Servicing LLC et al kdlittleecf@gmail.com  |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov  |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com   |

TOTAL: 10